

**I CLAIM:**

1. A method to defer payment of compensation comprising the steps of:

a) a seller (1) selling something to a buyer (2) with the assistance of a broker (3), whereby an applicant (4) incurs the duty to pay compensation (5);

b) said broker (3) receiving said compensation (5) from a broker's separate entity (6), at a closing (7); and

c) said broker's separate entity (6), having the right to receive said compensation (5), from said applicant (4), after said closing (7).

2. A method to defer payment of compensation comprising the steps of:

a) a seller (1) selling something to a buyer (2) with the assistance of a broker (3), whereby an applicant (4) incurs the duty to pay compensation (5);

b) said broker (3) receiving said compensation (5) from a financing entity (8), at a closing (7); and

c) said financing entity (8), having the right to receive said compensation (5), from said applicant (4), after said closing (7).

3. A method to defer payment of compensation comprising the steps of:

a) a seller (1) selling something to a buyer (2) with the assistance of a broker (3), whereby an applicant (4) incurs the duty to pay compensation (5);

b) said broker (3) receiving said compensation (5) from a financing entity (8), at a closing (7); and

c) an administrator (9) having the right to receive said compensation (5) from said applicant (4), on behalf of said financing entity (8) after said closing (7).

4. A method to defer payment of compensation comprising the steps of:

a) a seller (1) selling something to a buyer (2) with the assistance of a broker (3), whereby an applicant (4) incurs the duty to pay compensation (5);

b) said broker (3) does not receive said compensation (5), at a closing (7); and

c) said broker (3), having the right to receive said compensation (5), from said applicant (4), after said closing (7).

5. In a transaction for the sale of property involving a seller (1), a buyer (2), and a broker (3), where the broker (3) charges compensation (5) for assisting in the transaction, a method for loaning the broker's (3) compensation (5) including the steps of:

a) a seller (1) selling something to a buyer (2) with the assistance of a broker (3), whereby an applicant (4) incurs the duty to pay compensation (5);

b) said broker (3) receiving said compensation (5) from a broker's separate entity (6), at a closing (7); and

c) said broker's separate entity (6), having the right to receive said compensation (5), from said applicant (4), after said closing (7).

6. In a transaction for the sale of property involving a seller (1), a buyer (2), and a broker (3), where the broker (3) charges compensation (5) for assisting in the transaction, a method for loaning the broker's (3) compensation (5) including the steps of:

a) a seller (1) selling something to a buyer (2) with the assistance of a broker (3), whereby an applicant (4) incurs the duty to pay compensation (5);

b) said broker (3) receiving said compensation (5) from a financing entity (8), at a closing (7); and

c) said financing entity (8), having the right to receive said compensation (5), from said applicant (4), after said closing (7).

7. In a transaction for the sale of property involving a seller (1), a buyer (2), and a broker (3), where the broker (3) charges compensation (5) for assisting in the transaction, a method for loaning the broker's (3) compensation (5) including the steps of:

a) a seller (1) selling something to a buyer (2) with the assistance of a broker (3),

whereby an applicant (4) incurs the duty to pay compensation (5);

b) said broker (3) receiving said compensation (5) from a financing entity (8), at a closing (7); and

c) an administrator (9) having the right to receive said compensation (5) from said applicant (4), on behalf of said financing entity (8) after said closing (7).

8. In a transaction for the sale of property involving a seller (1), a buyer (2), and a broker (3), where the broker (3) charges compensation (5) for assisting in the transaction, a method for loaning the broker's (3) compensation (5) including the steps of:

a) a seller (1) selling something to a buyer (2) with the assistance of a broker (3), whereby an applicant (4) incurs the duty to pay compensation (5);

b) said broker (3) does not receive said compensation (5), at a closing (7); and

c) said broker (3), having the right to receive said compensation (5), from said applicant (4), after said closing (7).

9. A method to defer payment of compensation comprising the steps of:

a) a seller (1) selling something to a buyer (2) with the assistance of a broker (3), whereby a seller (1) incurs the duty to pay compensation (5);

b) said broker (3) receiving said compensation (5) from a broker's separate entity (6), at a closing (7); and

c) said broker's separate entity (6), having the right to receive said compensation (5), from said seller (1), after said closing (7).

10. A method to defer payment of compensation comprising the steps of:

a) a seller (1) selling something to a buyer (2) with the

assistance of a broker (3), whereby a seller (1) incurs the duty to pay compensation (5);

b) said broker (3) receiving said compensation (5) from a financing entity (8), at a closing (7); and

c) said financing entity (8), having the right to receive said compensation (5), from said seller (1), after said closing (7).

11. A method to defer payment of compensation comprising the steps of:

a) a seller (1) selling something to a buyer (2) with the assistance of a broker (3), whereby a seller (1) incurs the duty to pay compensation (5);

b) said broker (3) receiving said compensation (5) from a financing entity (8), at a closing (7); and

c) an administrator (9) having the right to receive said compensation (5) from said seller (1), on behalf of said financing entity (8) after said closing (7).

12. A method to defer payment of compensation comprising the steps of:

a) a seller (1) selling something to a buyer (2) with the